

VICTIM IMPACT STATEMENT

Victim: Mary M Miller
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

Dear Sir,

Being the Victim of the Fair Finance deal was not a good thing at all.

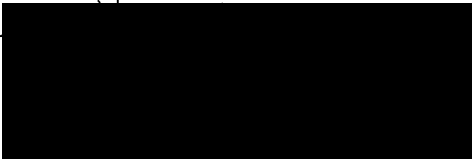
I was a widow for 18 yrs, my husband died of A.L.S or better known as Lou Gehrig's Disease and I was left with a family of seven dear children which helped me and all of us worked hard. I was able to put some money aside for future retirement and hoping to have some left over the children when I pass away.

I remarried to Joe L. Miller which had money invested at Fair Finance when it was in the hands of the Fair Family, which were known for honest people. I figured it was a good place to invest.

But sad to say the ones that replaced the Fair Family were thieves and I was one of their victims.

Sincerely

Mary M. Miller



VICTIM IMPACT STATEMENT

Victim: Carl V & Shirley A Gilbow
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I purchased a \$20,000.00 24 Month Variable Rate Investment Certificate on September 28, 2009. This investment was supposed to pay for college for the grandchildren. The Investment Certificate was scheduled to mature on September 28, 2011 with a interest rate of 9.250 %. To date there has no return of the monies invested and there has no interest paid per the investment certificate. Per the Interest Due Report there were semi-annual Payments that I should have received on 9/28/2011 a total return of \$23,700.00. At this time I have received nothing. No return of my original investment of \$20,000.00 and no interest as scheduled.

Carl V. Gilbow

VICTIM IMPACT STATEMENT

Victim: Leota M & Stanley J McDaniel
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

MY WIFE AND I LOST MONEY IN FAIR FINANCE CERTIFICATES BOUGHT WITH MONEY FROM THE SALE OF OUR HOME. INTEREST FROM FAIR WAS THEN TO BE USED FOR RENT AND LIVING EXPENSES. THOSE OBLIGATIONS MUST NOW COME FROM SOCIAL SECURITY AND A PENSION. THIS CRIMINAL ACT HAS DEVASTATED A LIFETIME OF SAVINGS.

MY CONTACT WITH FAIR FINANCE DATES BACK TO 1947 WITH AN AUTOMOBILE LOAN. THROUGH DECADES OF DEALING WITH FAIR FINANCE, THERE WAS NEVER A PROBLEM UNTIL THE CURRENT FELONS TOOK OVER AND MIS-GUIDED THE COMPANY.

UNDER NO CIRCUMSTANCES SHOULD THESE CONVICTED THIEVES EVER BE ALLOWED THE FREEDOM TO CAUSE SUCH HARM AGAIN. THERE IS NO PENALTY THIS COURT CAN DISPENSE, EQUAL TO THE PHYSICAL, EMOTIONAL, AND FINANCIAL SUFFERING THIS CRIME HAS CAUSED.

Leota M McDaniel

Stanley J. McDaniel

VICTIM IMPACT STATEMENT

Victim: Steven & Delores Antal Jr
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

Following a stroke Steven is in a nursing home, for which we pay
\$6,000 a month for his care. The \$75,000 we lost would pay for his care
for a year.

Delores Antal

VICTIM IMPACT STATEMENT

Victim: Ruth G Perry
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

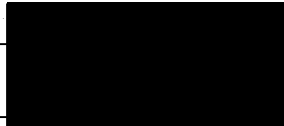
Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I am a Senior Citizen living on a monthly income of \$1600.00. I have only a small amount of Savings for extras. The loss of this Account does prohibit me from being able to do some of the extra things I might need to do

Ruth G Perry

VIN

PIN



VICTIM IMPACT STATEMENT

Victim: Boyd F & Donna E Lance
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

We are a retired couple who has invested in certificates with Fair Finance for over 15 years. We never had any problems, they were always friendly and helpful in their offices. What a shame that the Fair family sold to Cochran, Durham and Snow. Our money invested with Fair Finance is needed for us now in our retirement years. We are independent and don't want to accept welfare and Medicaid. Our loss of \$110,000.00, plus losing interest on the certificates might cause us to ask for government help. This is not our choice, these men should be made to reimburse all members who invested in the certificates. We are proud to live in the USA, but this kind of fraud should not be allowed and we are the VICTIMS. It has upset us that we cannot enjoy our retirement to the fullest. We have worked hard all our working years and are very upset that our hard work and investments have been taken away from us.

Boyd F. Lance

Boyd F. Lance 8-13-12

Donna E. Lance

Donna E. Lance 8-13-12

We are a retired couple who has invested in certificates with Fair Finance for over 15 years. We never had any problems, they were always friendly and helpful in their offices. What a shame that the Fair family sold to Cochran, Durham and Snow. Our money invested with Fair Finance is needed for us now in our retirement years. We are independent and don't want to accept welfare and Medicaid. Our loss of \$110,000.00, plus losing interest on the certificates might cause us to ask for government help. This is not our choice, these men should be made to reimburse all members who invested in the certificates. We are proud to live in the USA, but this kind of fraud should not be allowed and we are the VICTIMS. It has upset us that we cannot enjoy our retirement to the fullest. We have worked hard all our working years and are very upset that our hard work and investments have been taken away from us.

Boyd F. Lance

Donna E. Lance

VICTIM IMPACT STATEMENT

Victim: Robert W Johnson Jr
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

15,000.00 WAS SAVING FOR COLLEGE
EDUCATION MONEY FOR MY SON +
DAUGHTER. ALSO FOR EMERGENCY FUND..

ON APPROXIMATELY OCT 30 2009 I
RENEWED A \$15,000.00 DOLLAR INVESTMENT
CERTIFICATE AND OPENED A NEW
\$10,000.00 DOLLAR INVESTMENT CERTIFICATE.

I BELIEVE THE FAIR FINANCE REPRESENTATIVE
HAD AN IDEA THAT COMPANY WAS UNDER
INVESTIGATION BY STATED NOTHING +
LET ME INVEST \$10,000.00 + NOT
CASH IN \$15,000.00.

THE 15,000.00 + INTEREST THAT WAS
NEVER COLLECTED WAS ACCUMULATED BY
WORKING MANY HOURS OVERTIME IN THE
HOPE THAT I WOULD MAKE MY LIFE,
MY WIFE'S LIFE, AND MY KIDS LIFE
BETTER. THE 15,000.00 WAS AN
INVESTMENT IN MY FAMILY'S FUTURE +
FAIR FINANCE + THEIR REPRESENTATIVES
TOOK THAT AWAY FROM US

THANK YOU. Robert Johnson Jr 8-17-2012

VICTIM IMPACT STATEMENT

Victim: Lillian Rosati
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I am a 81 year old women
and that cash was all the
cash I had and thanks
to those jerks in Indiana
who had a great time on
all our money.

I hope those RATS burn
in hell

Jail time is to good
for them they should be made
to pay back every dime they
took from us.

VICTIM IMPACT STATEMENT

Victim: Ann S. Zacour
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I lost \$25,000, which I had planned to use for helping my grandchildren with their college education.

A. S. Z.

VICTIM IMPACT STATEMENT

Victim: David L & Ann H Lint
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

We are a couple 77. 88 yrs old living on a limited income with a small savings. We have heard good reports on Fair Financing & know some people that have been in it for a long time with good results. After much thought we decided to put \$10,000.00 in it. all went well with it & then we went to the Wooster Fair & office thinking about taking it out. the receptionist had such praise on Fair & said they were opening 2 more offices. After hearing that we decided to add another \$10,000.00 to our first \$10,000.00 to make \$20,000.00.

After about 3 mos we went to visit a cousin in Wooster & he told us about Fair & going bankrupt - we were shocked - we live about 30 miles away from Wooster so we had no way of knowing anything about it.

We are in hopes that something about this can be done so that we can ^{get} some or all of our hard earned money back.

Sincerely
David & Ann Lint

VICTIM IMPACT STATEMENT*

August 20, 2012
Edward O. Willis

Victim: Edward O. Willis
USAO Number: 2009R00374*
Court Docket Number: 11-CR-00042*

File: VICTIM-1A

Insert the impact of the crime here (or if a second Victim impact form is attached, please use that Form to describe the impact of the crime):

BACKGROUND:

I was born on a farm in 1926 and worked at farming in my early years from Age 8 to 14. After then I lived in Akron Ohio. After graduating from High School in 1945, I immediately went into the US Army. After military service during WW-II I attended college while working in the Engineering department at a local company. I then spent 39.5 years at the local Aerospace company and retired As an Engineering Specialist in 1991. I married in 1951 and my wife and I worked very hard building a decent life while raising two children to very fine adults. I lost my wife to Cancer in February 2009. I am now 85 years old and still work doing my own home care and maintenance. The Principal value of the one CD in Limbo is \$17,000.

THE IMPACT:

My wife and I worked for everything we have along with making prudent investments. I have known of the Fair Finance Company since I was in High School. They had a single office in down town Akron. They were a respected company for many years. We first invested with them on June 2, 1997. We felt very comfortable investing with them. When Mr. Fair and the other few share owners sold the company that caused us some discomfort since we had no knowledge of the new owners. Very soon we started getting letters from Mr. James F. Cochran "Chairman of the Board". Those letters were very upbeat declaring positive business results. (Copies available on request)

OUR ACTUAL LOSS: \$17,000

Which is equal to 65.4% of our current cash worth above our August 2012 expenses.
This shows that our loss of this CD is a significant amount of our cash funds.

OUR PROJECTED LOSS:

From 1997 to Fair Finance closing, we continually invested in 6-month certificates. Had the Fair Finance business been conducted till the present using the same business performance methods as before their sale, our outstanding Certificate of Deposit would have grown to approximately \$19,685. This value was calculated using rates of 4%/Annum above the 6-Month T-Bill Rate Established at weekly auctions as was the policy of Mr. Donald R. Fair.

OUR CONCLUSION:

Had the defendants in this case learned to WORK for a living as we, and probably all of the victims did, this very unfortunate event would never have happened.

Respectfully,

Edward O. Willis
Edward O. Willis

* These items are from the "VICTIM IMPACT STATEMENT" form attached to my letter from Ms. Stephanie B. Lloyd dated August 2, 2012.

August 16, 2012

United States Attorney Office
Southern District of Indiana
10 West Market Street, Suite 2100
Indianapolis, Indiana 4204-3049

Re: Victim Impact Statement
Case #2009R00374 and Court Docket #11-CR-00042

To whom it may concern:

The negative impact on me was substantial and direct result of Durham, Cochran and Snow's dishonest and unconscionable actions.

The money (claim of \$41,245) was saved over a period of time and was intended for emergency living expenses and a new car in the future. This was done in anticipation of my retirement. Because of the deceitfulness and greed of the current Fair Finance officers, I have not yet been able to retire even though I am almost 71 years old.

There were secondary CD's in the amount of \$5838.80 in the custodial accounts for my 2 grandchildren and were intended for use toward college expenses. Needless to say, the greed of these individuals took this away also.

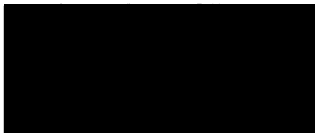
I was further hurt by the bankruptcy laws wherein I had to forfeit any claim or hope of recovery of this \$41,245 to offset paying back \$16,427.29, which I received on the 90th day prior to the FBI raid and ultimate bankruptcy filing. In addition, I had to pay a lawyer \$1,000 to represent me.

I dealt with Fair Finance off and on since the 1980's and never had cause for concern until Durham and Cochran came into the picture. They should receive the maximum sentence and, hopefully, never to be free again. The sentencing cannot come too soon.

Respectfully,

Barbara Doria

Barbara Doria



VICTIM IMPACT STATEMENT

8-17-2012

Victim: Delbert G & Connie L Buechele
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

In regards To our Loss from Fair Finance, it compounded our previously lost net worth. In 2005 we lost \$53,127.⁰⁰ in the Applegate ponzi scheme. In 2008 we lost \$93,945⁰⁰ of my 401K due to the recession, which amounted to slightly over 50%. Being 75 years old I will never recover that. In 2009 we lost \$15,000.⁰⁰ To Fair Finance. With interest rates so low and the uncertainty of the stock market, one wonders where to invest. Being on a fixed income, we can't take anymore bumps in the road. We have lost over 60% of our net worth.

We Thank You for your Time + Concern,

DEL + Connie Buechele



VICTIM IMPACT STATEMENT

Victim: William J Sittnick
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

MY WIFE AND I LOST THE MAJORITY OF OUR SAVINGS TO THESE GREEDY SCUMBAGS. WHEN OUR COMBINED ANNUAL INCOME IS ONLY 60,000 DOLLARS, WE WILL NEVER RECOVER FINANCIALLY. WE ALSO HAD TWO SEPERATE ACCOUNTS FOR OUR SON'S COLLEGE TUITION THAT IS NOW GONE. HAVING TO TELL THEM THE MONEY IS GONE WAS THE HARDEST PART. THE TOTAL AMOUNT LOST BETWEEN THE THREE ACCOUNTS WAS ROUGHLY \$15,000 DOLLARS. WHEN YOU DON'T MAKE MUCH MONEY, THATS A LOT TO LOSE, BUT PROBABLY NOT TO THESE LOWLIFE BASTARDS.

Victim: David W. Murray
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

The "Fair Finance Ponzi Scheme" has devastated our lives / my wife + family have gone through hard, difficult times as a result of these Crooks. We pray they will be prosecuted to the fullest + justice will be served, not only to Durham, Lockman etc. but to all who knew about this scam + did nothing about it, they are just as guilty!! Even Mr "Fair Jr." admitted he knew about this whole deceptive lie. We pray they will be held responsible + be punished!! I have no further words to express fully the damage this has done to me + our family. To the judge + prosecuting team please help us!!
Thank You! Sincerely,

Mr. + Mrs. David W. Murray

P.S. Thanks again for all that you are doing for us!!

VICTIM IMPACT STATEMENT

Victim: Janet L. & Denzil N. Daugherty
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

My husband and I are both retired and live on Medicare and a small monthly retirement. The amount saved at Fair Finance was set aside for emergencies that may come up such as additional medical needs, I am on oxygen 24/7, car expenses or appliance replacement.

Any additional expense needed for our monthly living causes a worry and hardship without having these additional funds we had laid aside.

Thank you.
Mrs. Janet Daugherty

VICTIM IMPACT STATEMENT

8-20-12

Victim: Dorothy J. Schley
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

VIN [REDACTED] (PIN [REDACTED])

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

Social Security of 1524⁰⁰ per month is the only income I have since I retired. There was no pension or 401 plans available as it was a small company where I worked.

The loss of the 15,000 CD and interest would have supplemented my income and helped to cover expenses on my home and automobile upkeep, plus other living expenses.

If I would have been aware that the Fair Family had sold Fair Finance I would not have invested with them.

They were a reputable operation before Durham + Cochran acquired the business and I had invested with them in the 1980's.

Because the CD rates at the bank had dropped to 1% I needed extra money for living expenses so I invested and my CD was due in January 2010 but the FBI closed them in November 2009.

Dorothy Schley

Dorothy J. Schley

VICTIM IMPACT STATEMENT

Victim: Marie L & Thomas L (Poa) Gasser
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

The impact of this crime has been devastating to me. The interest from the G.D.s I had was used to supplement my social security and my living.

I am an 89 year old widow, ^{and} needed this money to help pay taxes, insurances and car expenses etc and everyday living.

It is too bad one person ^{can cause so much} pain and anxiety for retired people and others who are investing for their retirement and families.

VICTIM IMPACT STATEMENT

Victim: William & Barbara Jindra
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

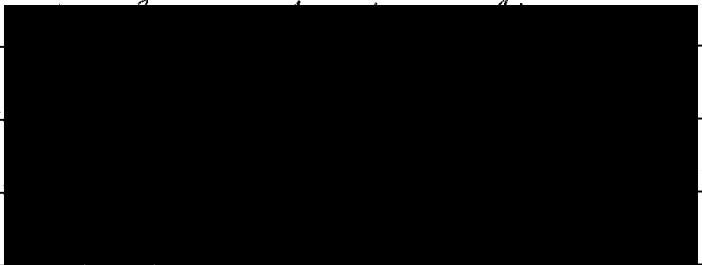
Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

August 18, 2012

Dear Mr. Lloyd,

Thank you for your inquiry regarding the case against Fair Finance. My husband & I withdrew \$8,000 from our retirement account to reinvest with Fair Finance who was offering a larger interest rate. We were aware that they had been in the area quite some time & thought this was a wise & safe opportunity. Months later we were devastated to learn the monies were being investigated for fraud & all their offices closed. My husband & I are both in our 70's & eventually will need to rely on our savings, therefore, we do consider it an endangerment to our financial security. Any information & updates regarding this case would be appreciated & can be sent to the follow address which you have on file.

Regards, William & Barbara Jindra



VICTIM IMPACT STATEMENT

Victim: Ln E & Delores A Orem
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

Fair Finance amt invested \$10,000,
We are retired on pension/SS & we had
NO notification that they had been
sold. No letters were sent from them
regarding their situation. The first
we heard of the incident was on TV
NEWS.

Lane E Orem
Delores A. Orem

VICTIM IMPACT STATEMENT

Victim: Betty Orcutt
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I am 86 years of age, living on a fixed income and making a mortgage payment. My only investment is a small savings account, have no C.D.'s, notes, bonds or stocks.

Had I known Don Fair was no longer affiliated with Fair Finance I would never have given these thieves a penny.

To show you how deceptive they were a friend & I went to their East Market Street office and there was a large picture of Don Fair's Father right behind the workers desk so I asked if Don Fair ever came into their office and she said, "Oh yes!" (Very deceiving) I retired from First Merit (First National Bank) and both Don Fair & his Father were very well thought of. I feel these people should be stripped of their entire possessions, even their families and should have to live like the rest of us. You can't tell me their wives were not aware of what they were doing.

Good luck in your attempts.

Betty Orcutt

VICTIM IMPACT STATEMENT

Victim: Roy L & Margaret S Lively
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

ON OCT 29 2009 WE INVESTED \$10,000⁰⁰ IN FAIR FINANCE
AT THE LAKEMORE PLAZA IN LAKEMORE, OH. WE WERE GOING
TO USE THE INTEREST TO HELP PAY OUR HOUSE TAXES.
WE BOTH ARE ON SOCIAL SECURITY AND ONE SMALL
PENISON. OUR TOTAL INCOME IS \$29,000⁰⁰ PER YEAR.
THE LOSS AT FAIR FINANCE REALLY HURT US.

Roy L Lively

Margaret S. Lively

AUG 18 2012 RLL

VICTIM IMPACT STATEMENT

Victim: Victor W & Carole A Cruder
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

This crime affects our ability to pay for the upkeep of our home. We were going to use the funds to pay for new home siding and windows. Now that will not be possible so our home will not be as easy to sell. Our home will not be kept up to our standards and will also reflect on the neighborhood.

VICTIM IMPACT STATEMENT

Victim: Margaret A Latta
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

The money that was deposited on June 24, 2009 to Fair Finance was from an estate of my Aunt's to supplement my retirement.

Thank you for your assistance in this matter.

Margaret A. Latta

VICTIM IMPACT STATEMENT

Victim: Mary Ann & Jerry Reed
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

IT IS HARD TO DISCRIBE THE IMPACT OF LOSING
MOST OF YOUR LIFE SAVING.

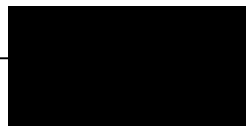
I AM 81 YEARS OLD MY WIFE IS 76 YRS OLD I WORKED
HARD FOR 40 YEARS, PAID MY BILLS AND SAVED FOR
40 SOME ODD YEARS FOR A SECURE AND HAPPY
RETIREMENT - THAT ALL ENDED WHEN FAIR FINANCE
WHOM I TRUSTED AND DEALT WITH FOR 40 SOME ODD YEARS
ENDED MY RETIREMENT DREAMS AND A SECURE FUTURE
FOR MY WIFE IF I DIED. IM NOT A JUDGE OR JURY
BUT I HOPE THESE MEN WHO HAVE MADE SO MANY
OF US LOSE SO MANY NIGHTS SLEEP, I WISH THEM
THE SAME FOR MANY YEAR' BEHIND BARS

THANK YOU

REED

VIN

PIN



VICTIM IMPACT STATEMENT

Victim: William W Teets
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

Dear Victim Witness Staff,

The \$7000. I lost was the total of my savings at that time. I am retired living on and making a total of \$14,487.84 a year. This is \$1,207.32 a month.

Yours Truly
William W. Teets

(VIN) [REDACTED]

(PIN) [REDACTED]

VICTIM IMPACT STATEMENT

Victim: Mary Hartley
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

AUGUST 17, 2012

AN ACT OF DEPRAYED INDIFFERENCE NEVER IMPACTS JUST ONE PERSON. OUR MOTHER WAS DEYASTATED TO LEARN THAT HER SAYINGS WAS GONE.

MARY HARTLEY GREW UP IN THE DEPRESSION ERA. FOR HER, HARD WORK AND SAYING EVERY PENNY WAS A WAY OF LIFE.

SHORTLY AFTER IT WAS ANNOUNCED THAT FAIR FINANCE HAD TAKEN HER SAYINGS, SHE HAD HER FIRST HEART ATTACK. SHE WAS DIAGNOSED WITH CONGESTIVE HEART FAILURE AND HER HEALTH DECLINED FROM JUNE 2010 TILL HER DEATH AT 85 IN MAY 2011.

TO OUR MOM, THE MONEY WAS A LEGACY SHE COULD LEAVE HER CHILDREN. SHE WANTED US TO BE SECURE AFTER HER PASSING. I GUESS YOU COULD SAY SHE FELT HER SAYINGS MADE HER FEEL SECURE AND COMFORTED. MOST MOTHERS WANT TO MAKE LIFE BETTER FOR THEIR CHILDREN. OUR FUTURE WAS IMORTANT TO OUR MOM.

VICTIM IMPACT STATEMENT

Victim: Mary Hartley
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

BEFORE SHE DIED, SHE WAS ABLE TO SEE
A PICTURE OF ONE OF THE MEN RESPONSIBLE
BEING LED AWAY IN HANDCUFFS. I WISH SHE
COULD HAVE BEEN WITH US TO HEAR THE
SENTENCE THEY RECEIVED. THEY DESERVE
EVERY YEAR THEY GOT! THEY HAVE HURT
SO MANY PEOPLE WITH THEIR GREED.

SINCERELY,
MARY HARTLEY'S DAUGHTERS
BRENDA DONNA
MARY KAREN
AIDY

Ronald D. & Suzanne Smith




August 18, 2012

United States Attorney's Office
Southern District of Indiana
10 W. Market St., Suite 2100
Indianapolis, IN 46204-3048

Attn: Stephanie B. Lloyd

Dear Ms. Lloyd:

RE: Ronald D. & Suzanne Smith (VIN) 

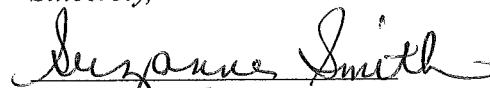
In response to your letter dated August 2, 2012 regarding the impact that our investments with Fair Finance had on our lives. We had \$18,000 + in certificates with Fair Finance which was our short term operating money. Ronald is 75 years old & I will soon be 72, we are farmers & have worked very hard for that money which Cochran & whoever frivolously squandered. We had the certificates arranged so that different ones would come due when we needed the money to buy fertilizer, seeds, farm fuel, Real estate taxes, Farm insurance, Car insurance etc. Now that short term money is gone we have struggled every since. We had hoped that by now we could enjoy our lives and have the time to do the things we would like to do, but instead we are both working harder now than we did ten years ago, just to make ends meet. We have to dip into our Social Security checks each month in order to pay our bills.

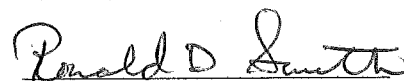
We drove to Akron to a meeting which was a worthless trip just to sit and listen to what those guys did with the investors monies. We live a very frugal lifestyle, we buy our clothing at thrift stores and garage sales, we keep repairing our equipment & many times have unexpected break-downs. Our fuel for our farm is also eating us up. The prices of seeds & fertilizer continues to rise each year. We work so hard for what little we have to keep our heads above water.

As you can see our loss has definitely had a very serious effect on our lives.

Thank you for your time.

Sincerely,


Suzanne Smith


Ronald D. Smith

Victim: Ronald D & Suzanne Smith
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

VICTIM IMPACT STATEMENT

Victim: Melvin S. Stanely
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

FIRST OF ALL MY WIFE + I DIDN'T
LOSE AS MUCH MONEY AS OTHER PEOPLE.
MY SHOP CLOSED DOWN SIX YRS AGO,
AND I HAVE NOT HAD A JOB.

THE IMPACT OF SUCH A CRIME OF
GREED AND NO RESPECT FOR OTHER
PEOPLE (JUST PLAIN STEALING) CAUSES
CONCERN FOR TRUST IN OTHER INSTITUTIONS.

THESE S.O.B.'S DESERVE THE FULL
PUNISHMENT OF THE LAW.

THANK YOU
Melvin S. Stanely

IF I COULD GET BACK MY \$2,000
IT WOULD BE GREATLY APPRECIATED!

VICTIM IMPACT STATEMENT

Victim: Milo M. Sturgis Jr
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I WAS WITH FAIR FINANCE IN THE
YEAR FROM 2006. I PUT OUR MONEY
THERE AND WAS TAKING MY INT. EVERY
MONTH,

THEN THEY STOLE MY MONEY, HERE
I AM 77 YEARS OLD, AND I HAD
TO GO BACK TO WORK OR NOT EAT.

I HOPE THEY GO TO JAIL FOR
THE REST OF THEIR LIVES, THAT'S
HOW BAD THEY HAVE HURT OUR FAMILY

Milo Sturgis



VICTIM IMPACT STATEMENT

Victim: David G & Donna M Anderson
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

The Fair Finance certificates represented a significant part of our retirement investment and income. We are in our mid seventies now and it is late to make up for this loss.

David + Donna Anderson

8-16-12

VICTIM IMPACT STATEMENT

Victim: William L & Garnet R Schonauer
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

We have 2 investment certificates. We are both retired, over 75
and on a fixed income. We invested to get an income to supplement
our retirement income. Our income does not increase and all groceries,
utilities, taxes, and everything else does.

Please help us in any way that you can. Thanks.

William L. Schonauer
Garnet R. Schonauer

VICTIM IMPACT STATEMENT

Victim: Daniel & Katie Ann Miller
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

PLEASE NOTICE

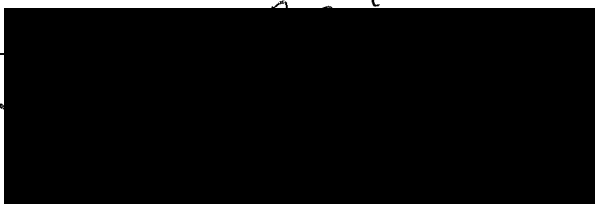
8-18-12

WE DANIEL + KATIE ANN MILLER
HAD BEEN WITH FAIR FINANCE FOR
SOME 20 YEARS. WE HAD WANTED TO
HAVE A INVESTMENT SO THAT WE HAVE
SOME INCOME FOR OUR RETIREMENT
WE WERE WELL SATISFIED WITH THIS
COMPANY AND HAD \$31,000.00 IN THREE
CERTIFICATES. NOW WE ARE 72 YEARS
OLD AND NOW THEY TOOK ALL OUR
SAVINGS. WHAT A SHAME!

P.S. WE HOPE VERY MUCH THAT WE
WILL GET OUR MONEY BACK.

WHAT HAPPENED TO OUR LAW AND ORDER?

YOURS TRULY
Dan M. Miller



VICTIM IMPACT STATEMENT

Victim: Alvin O Miller
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

"Money Gone"

That money was our SAVINGS, that we put in many hours, long days and hard work, along with holding two jobs for many years to earn + save that money, so when we reach age 62 or 65 we can retire and have a cushion along with our Social Security.

"Money Gone"

At age 62 I had to retire, because I have COPD and can no longer work, or have ^{no} way of making that money back. Last Dr visit 2 months ago, The Dr said I have only 26% of my lungs capacity left, also have to use oxygen, so this money is needed now.

So now Timothy Durham and James Cochran came to Ohio and bought out Fair Finance and in a few short years they blew millions of dollars for their pleasure, taking ~~advantage~~ ^{advantage} of over 5,000 people's money and putting many in a hardship, they could of cared less about all of those people + us. I worked hard over 50 years to save that money and they just blew it. I think they should also serve over 50 years to life in prison each for their actions.

Thanks for listing.

Alvin Miller

VICTIM IMPACT STATEMENT

Victim: Anna L Miller
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I feel the same way as my husband Alvin
only now I need to care for him + can't work.
who would hire a seventy two year old? :)

Hope they get what they deserve.

Thank you.

Anna Miller

VICTIM IMPACT STATEMENT

Victim: George B & Joanne K Oswald
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

THERE WAS A CONSIDERABLE IMPACT ON OUR MODE OF LIFE. MY WIFE AND I ARE LIVING ON SOCIAL SECURITY AND USED FAIR FINANCE CERTIFICATES FOR ADDITIONAL INCOME FOR EVERYDAY LIVING. WE HAD OUR INTEREST SENT TO US EVERY MONTH AND WAS A GREAT HELP TO US FOR PAYING BILLS AND FOOD MONEY FOR THE MONTH. IT WORKED OUT QUITE WELL TILL DURHAM AND HIS HOODLUMS ENTERED THE SCENE.

OUR INTEREST FROM FAIR FINANCE WAS USED FOR FOOD, HEALTHCARE, AND PAYMENT OF MONTHLY BILLS. MR. DURHAM'S INTEREST WAS USED FOR PURCHASING MANSIONS, VINTAGE CARS AND LAVISH PARTIES. A REALLY PITIFUL SITUATION THAT I AM SURE YOU WOULD AGREE WITH.

With Respect,

George B. Oswald

VICTIM IMPACT STATEMENT

Victim: Sadie P. Lesure
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

8/15/12

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

To whom it may concern

I'm 78 yrs old, and have worked since I was 16. I raised 3 children by myself. I saved a little to put away for my retirement. I'm still working 7 days a week 14 hrs a day because someone wanted to live a high life style at my expense & my children.

I hope they many years of free room & board.

Thank you

Sadie P. Lesure

VICTIM IMPACT STATEMENT

Victim: Mary C. Fulton
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I invested the money I was saving for a new car. My plan was to continue to save and then take the money invested as well as another year of savings and buy a new car. Because of my Fair Finance losses I am driving a 14 year old car that is beginning to fall apart.

When I made my only investment in Fair Finance I specifically asked about risk to principal and was guaranteed there was no risk - What a joke!

VICTIM IMPACT STATEMENT

Victim: Joan S School School
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I HAD 3 CD'S WITH FAIR Fiance ~~man~~ AS OF AUG 2012

I HAVE received NO RETURN ON MY INVESTMENT.

EACH CD WAS \$5,000.00

I have heard MANY ASSETS OF FAIR Fiance's owner

DURHAM HAVE BEEN SOLD AT AUCTIONS.

However I HAVE NOT received one penny back

ON MY INVESTMENT. GUESS THE LAWYERS ARE

MAKING OUT ON MY \$15,000.00 WHICH I'LL NEVER

SEE AGAIN.

Joan S School Aug 16, 2012

VICTIM IMPACT STATEMENT

Victim: Delbert R & Clara Nething
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

— \$67,000

VICTIM IMPACT STATEMENT

Victim: Clara Hostetler
USAO Number: 2009R00374
Court Docket Number: 11-CR-00042

Insert the impact of the crime here (or, if a separate victim impact form is attached, please use that form to describe the impact of the crime):

I am Clara Hostetler I am 72 years old
I invested \$4000.00 in Aug the year, they closed
the door at Fair Financial. I am a widow

And I really need my money, I can't work
much very little and more. This is really a
hard ship on me. I still have to pay my bills
the price of Gas and all is hard.

This is so unfair how they just spent our
hard earned money. And get by with it.

Please do something to get our money back.
I would appreciate it Thanks,

Clara Hostetler

P.S. They never told us the company was sold.